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By Courtney Blanchard

The plastic Tiki gods hovered above the children, their large, air-filled noggins swaying as stocking feet jumped up and down.

Enter Congressman Bruce Braley, D-Iowa, who peered into a large, inflatable bounce house as children tumbled inside.

Braley toured Jumpin' Jane's in Dubuque on Monday afternoon to speak with the media, local officials and owner Melissa Turner about how the American Recovery and Reinvestment Act of 2009 made the indoor party and play center possible.

"Without the Small Business Administration and the funding available for the loans, we would not have been able to do the business," Turner said.

Braley said Turner began her venture during one of the hardest times to start a new business, last April, in the thick of the recession. She was able to access her business loan through an SBA program made possible by federal stimulus money. Turner left her job as a manager at a law office and opened Jumpin' Jane's, which now employs 20 people.

"The reason why we're visiting your exciting new business today is to actually put a face on what's happening with taxpayer money that's going out in a time of very difficult economic

circumstances to help stimulate the economy and create jobs," Braley said.

G. Dennis Larkin, branch manager for the Cedar Rapids SBA, said the Recovery Act funds allowed banks to make more loans available in Iowa, even as most places around the country have seen decreases in these types of loans.

"These are community-based, community-owned banks and credit unions that take serious their obligation to work with small businesses," he said. "We have had some of our best months ever."

The SBA was able to offer loans with an increased guarantee, but without a fee, which made the loans more attractive to borrowers. Eastern Iowa banks have divvied out 30 percent more loan dollars in the past year than the year before, Larkin said.

Even with more loans available at reduced fees, Larkin said the lenders and borrowers are subject to the same penalties.

"We are not knowingly making any uncredit-worthy loans," he said. "We're just trying to make it easier for people to access the capital that's there."